

Facets

October 2011

**How two working
moms balance
business, family**

**Why you should
manage your money
like a business does**

**Super foods for
super women**

**Dress for
success**



October 7 | Noon

HEALTHIEST STATE INITIATIVE TO KICK OFF WITH 1K START SOMEWHERE WALK

To become the Healthiest State, we need to start somewhere. That's why we're asking all Iowans to join in statewide walks on Friday, October 7. At noon that day, we're asking all Iowans to walk for one kilometer, wherever they are. You can walk with co-workers, religious groups, civic organizations, students or your community at large. Just leave your home, workplace or school and walk for seven blocks on your lunch hour.

By itself, a one-kilometer walk is not enough to change the health of the state, of course. But it's a symbolic first step on our path to becoming the healthiest state. Together, let's take the first steps toward a better and healthier Iowa.

It's a symbolic first step on our path to becoming the healthiest state.



How far is a kilometer?

- About six-tenths of a mile
- 7.5 blocks
- About a 12-minute stroll for the average person walking at a normal speed
- From the main Iowa State Fair entrance to Ye Olde Mill and back

VISIT IOWAHEALTHIESTSTATE.COM TO PLEDGE YOUR PARTICIPATION AND FIND A LOCAL WALK NEAR YOU. HERE'S HOW IT WORKS:

STEP 1

When you get to the site, click the pledge icon:



STEP 2

This will take you to a page where you can pledge yourself or your household to be a part of the Healthiest State Initiative and to participate in a Start Somewhere Walk in your community.

STEP 3

Once you've pledged, you'll receive a confirmation email. In that email you'll find a link to a Find a Walk page, or you can click this icon on the website. There you can enter a ZIP code or a community name to search for a walk near you.



I want to participate in a walk.

FIND A WALK ►

FOR WALK COORDINATORS

If you'd like to organize a walk in your community, you can go to the **Resources** page and find the **Resources for Walk Coordinators** link at the bottom of the page. That will take you to a page with the **Post A Walk** link below. You'll first be asked to Create an Account to register as a walk coordinator. Then you'll receive a confirmation email and be able to post your walk. You'll also have access to a number of Resources for Walk Coordinators. If you have any questions during this process, just contact info@iowahealthieststate.com.



POST A WALK

Help others Start Somewhere by posting your contact information and the starting location of your walk.

[post now ►](#)

Visit your Ames Hy-Vee dietitians today for more information on what you can do to help make Iowa the healthiest state in the nation.



Amy Clark, RD, LD
Lincoln Center Hy-Vee Dietitian
515-450-0508
aclark@hy-vee.com



Laura Kimm, RD, LD
West Ames Hy-Vee Dietitian
515-292-5543
lkimm@hy-vee.com



contents

Facets

Fac•et - n. 1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered.

FEATURES



6 COVER STORY ▲

Get dressed for success.

10 BUSINESS MOMS ▼

Working mothers balance family, careers.



ON THE COVER

Photo by Polka Dot RF/Getty Images



FIND US ON FACEBOOK

www.facebook.com/facets magazine

FACETS is a publication of the Ames Tribune.
PHONE: (515) 232-2160 **ADDRESS:** 317 Fifth St. Ames, IA, 50010

DEPARTMENTS

4 EDITOR'S NOTE

5 WHAT WE'RE INTO

14 FITNESS

17 YOUR GUIDE TO FINANCIAL INDEPENDENCE



19 NOURISHMENT ▲

22 FACETED WOMAN: KATHERINE KERNS

LOF-XPRESS™ OIL CHANGE

FAC-8-1



520 South Duff | Next to Super WalMart
515-232-LOFX (5639) | www.LOF-Xpress.com



Now Offering...
Radiator Purge Special

(no appointment needed)

**CHANGING THE
WAY YOUR OIL GETS
CHANGED!™**

Bitten by the 'J-bug'

A reporter friend once told me I was bitten by the 'J-bug.' I guess you could say that's how I found myself as the new editor of Facets.

Journalism has been a part of my life since I missed the sign-up deadline to work on sets for theatrical performances at my junior high school in Dubuque. I decided to channel my creativity into the school newspaper instead.

That's when the J-bug first bit.

I wrote for my high school and college newspapers, both in Dubuque, where I grew up and most of my family still lives.

I earned a degree in journalism, and worked at daily newspapers in Charles



City and Muscatine before I moved Ames in June 2009. I wrote about city and county government for the Ames Tribune until this March, when I left to pursue interests outside of journalism.

I thought I had journalism out of my blood, but the J-bug bit again.

And so I am very excited to be joining Facets, working with its talented

writers and columnists, and back in the business of journalism.

This month's Facets issue is all about business.

Peggy Best writes about two local entrepreneurial mothers, and Karen Petersen offers advice on managing your home finances like a company. Debra Atkinson tells the stories of three women who made health and fitness their most important business while recovering from injury or illness, and Laura Kimm shares some "super foods" to keep you healthy and energetic for whatever you take on at home or at work.

I welcome your thoughts and ideas as I begin my new assignment here at Facets. You can email me at jmeyer.facets@gmail.com.

Turn Your Kitchen
into a Family Room

Laura's HOME CREST CABINET GALLERY

203 Kellogg • 232-6904
www.laurascabinetgallery.com



Holly's has the brands you love

- Tribal
- Christine Alexander
- Alfred Dunner
- Not Your Daughters Jeans
- Ruby Road
- Brighton
- Woolrich

Holly's

hollysinboone.com
701 Story Street • Downtown Boone • (515) 432-8606

Monday 9-5:30	Tuesday 9-5:30	Wednesday 9-5:30	Thursday 9-8	Friday 9-5:30	Saturday 9-5
------------------	-------------------	---------------------	-----------------	------------------	-----------------

what we're into | OCTOBER



PRAIRIE MOON WINERY

Sunday afternoons at Prairie Moon Winery.

— Debra Atkinson

A CLEAN START

This is a good time to clean out your closet and switch over to warmer clothing. Take the summer stuff you never wore to Goodwill. If you didn't wear it this summer, you probably won't wear it next summer.

— Peggy Best

THE HIGH TRESTLE TRAIL

Weekend bike rides on the High Trestle Trail route from Ankeny to Woodward.

— Debra Atkinson

BODY WORLDS VITAL

Body Worlds Vital exhibit at Science Center of Iowa through Oct. 31.

— Debra Atkinson

YOPLAIT FROZEN SMOOTHIE MIX

Yoplait frozen smoothie mix for the blender. Only 140 calories per bag.

— Jennifer Meyer



A MOONLIT WALK

Take an evening walk around Ada Hayden or McFarland Park under a full moon — beautiful!

—Peggy Best



Dress for success

Get ahead: 41 percent of employers said in a survey they were more likely to promote employees who dressed professionally

BY JENNIFER MEYER

Iowa State University's director of business career services does not dress up the advice she gives to young professionals tempted to dress down at work.

Kathy Wieland works with companies looking to launch students' careers. Although many prospective employers come dressed in polo shirts and khakis – what many companies consider "business casual" – to meet with students at the university, Wieland said, "the expectation is that the candidate will show that desire to impress" by dressing professionally.

For young people whose most formal experience may be dinner at the local sports bar, Wieland said, the line can be blurry between what clothing is considered business casual versus just plain casual.

However, with expectations that can vary from day to day and company to company, she said, women of all ages and professions can fall victim to workplace fashion flubs.

Wieland's advice: "Let's put the emphasis on business. The casual part is secondary."

Wieland said she has witnessed over the last two years a "backlash" by employers against casual business attire.

"(Companies) did like to see people taking a little more care, dressing a bit more professional," she said.

WHAT IS YOUR OUTFIT SAYING ABOUT YOU?

According to [CareerBuilder.com](#) you could be making the following unintentional fashion statements:

- Coming to work in crumpled clothing says, "I'm messy. If I'm this careless about the way I dress every day, imagine how much I will mess up any projects I'm assigned."
- Wearing outdated fashion suggests, "I'm out of the loop. I rarely poke my head out of my cubicle and fully expect to retire from this same position years from now."
- Wearing "club attire" conveys, "I dress provocatively because I'm hiding my lack of professional qualifications."
- Dressing to express your individuality can say, "I'm thumbing my nose at the prevailing company culture and don't care if I'm not taken seriously."



Job websites confirm the phenomenon with findings from surveys of companies nationwide.

A study by the Society for Human Resource Management in June 2010 reported that only 34 percent of employers officially allowed staff to dress casually on a daily basis, a drop from 53 percent in 2002.

More than one-third of employers reported sending inappropriately dressed employees home, according to a CareerBuilder.com survey from February and March 2008.

Sauer-Danfoss, an Ames-based company that designs, manufactures and sells engineered hydraulic and electronic systems and components for mobile equipment, does not have problems with the casual dress code it has for employees at its Ames offices, Human Resources Coordinator Margi Schroeder said.

"We say we're business casual, but any day of the week you'll find people wearing jeans," Schroeder said. "A lot of times you'll hear, 'Dress for your day.'"

If an employee is meeting with a client, she should wear dress pants and a dress shirt, Schroeder said.

Clothing should never display offensive words or images, reveal too much skin or be stained, wrinkled or frayed, she said.

Wieland said business casual clothing should be "as pressed, as clean, as sharp-looking as your business suit." That could



Brand X Pictures

NO FLIP-FLOPS: A CareerBuilder.com survey ranked flip-flop sandals as the worst workplace fashion offense, with 64 percent of responding companies banning the footwear.

mean dry cleaning garments and pressing down collars and cuffs.

Wieland said a polished look is easier to achieve with cotton-alternative fabrics that wrinkle less and hold shape better.

"There are so many nice fabrics now that used to not even exist," she said.

Coming to work in crumpled clothing says, "I'm messy. If I'm this careless about the way I dress every day, imagine how much I will mess up any projects I'm assigned," according to an article at CareerBuilder.com.

A survey by CareerBuilder.com showed 41 percent of 2,765 U.S. employers were more

likely to promote employees who dressed professionally.

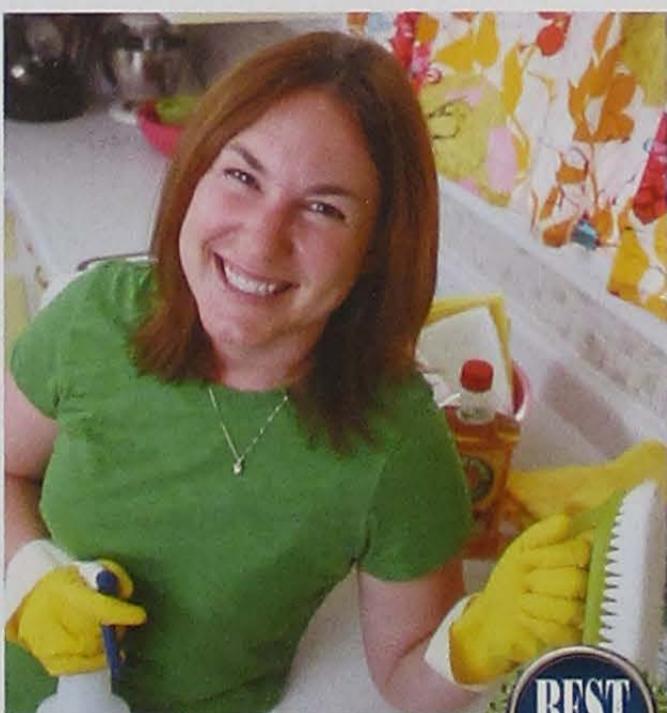
The study, conducted in February and March 2008, also ranked flip-flop sandals as the worst workplace fashion offense, with 64 percent of responding companies banning the footwear.

In a similar survey by Monster.com, 29 percent of employers also declared wearing flip-flops among the worst workplace fashion offenses.

According to CareerBuilder.com, 49 percent of employers prohibited mini-skirts, and 28 percent disallowed jeans.

ISU Alum ECO Friendly Ames Business

Residential Cleaning ~setting the standard in Ames



Call us today!



ProfessionalHomeAmes.com

515-232-8029



email: info@professionalhomeamericans.com



Unique Gifts • Floral Design
Weddings • Candles • Wreaths
Berry Garlands • Plates • Signs
Birdhouses • Stars • Prints
Sterling Silver Jewelry • Kugels

CHICKEN SHED PRIMITIVES

"A roost for the country and primitive loving flock"
Ballard Plaza Hwy. 69, Huxley
Hours: Mon-Sat 9:30-5:30
515-597-2336

www.chickenshedprimitives.com

Invest in your dreams



Pat Brown CLU
Registered Representative
Bus: 515-233-1295
Mon - Thurs 8 am to 6 pm
Friday 8 am to 5 pm
Saturday 9 am to 12 pm

Ask me about State Farm Mutual Funds®.
Making the right investment choices today may help you reach your dreams for tomorrow.

Like a good neighbor, State Farm is there.
CALL ME TODAY.



Mutual Funds

State Farm Mutual Funds® are available through prospectus by registered representatives of State Farm VP Management Corp. One State Farm Plaza, Bloomington, Illinois 61701. 1-800-447-4930. Please read the prospectus and consider the investment objectives, risks, charges and expenses and other information it contains about State Farm Mutual Funds carefully before investing. AP2010020191. It is important to note that there is market risk involved when investing mutual funds, including loss of principal.

1001081



Donna Deardorff Carol Ellertson Dawn Heaberlin Alice May

Celebrating Midwifery Week

October 3-9, 2011

McFarland Clinic's certified nurse midwives bring quality care with outstanding backgrounds and education.

» Services to meet women's needs at every stage of life

They are proud to offer an array of women's health services, from comprehensive obstetric care – including delivery at Mary Greeley Medical Center – to routine gynecological care, including annual exams and Pap tests. Call the McFarland OB-Gyn Department today to meet with one of our midwives!



McFarland Clinic PC

Obstetrics & Gynecology
1015 Duff. Ave • Ames, IA
515-239-4414
www.mcfarlandclinic.com

Buy the
diamond of your
dreams!

Ames Silversmithing

Designers & Goldsmiths

220 Main Downtown 232-0080
www.amessilversmithing.com

NORTHCREST
community
A True Life-Care Retirement Community



Award-winning
staff,
award-winning
community!



1801 20th Street ★ Ames
(515) 232-6760

Welcome to the Northcrest Family

When Ron and Dee Matthews joined the Northcrest Family as residents, they knew firsthand about the exceptional services offered by the staff at Northcrest, in both Independent Living and the Health Care Center. Ron's mother has been a resident for several years.

"Although we both work part-time, we were ready for a new adventure and the freedom that living at Northcrest offered. We made the move early, when we could make our own decisions. We wanted our sons and their families to be free of having to assume responsibility for us."

Connie Umbaugh, LPN, joined the Northcrest Family in 1996. "After 15 years, I still look forward to going to work! My co-workers, the residents—it's a good place. Everyone has what they need. Our employers care enough to promote quality and supply what's needed to provide it. I go to work with a smile!"

Knut Morken, Director of Environmental Services, joined the Northcrest Family in 1987. "The people at Northcrest are the reason it's such a great place to work. The residents are a joy to be around. I love hearing the stories they tell. The staff is also great. All the departments at Northcrest work as a team. It's a great place to work and live."



**Women's
Business
Manage your
financial future.**



**Need Help?
Call Karen
232-2785**

❖
Listen
❖
Identify
❖
Design
❖
Transform



**Because life is...
more than money**

Karen L. Petersen, CFP®

2613 Northridge Pkwy (Somerset)
515.232.2785

Karen@myMoreThanMoney.net

*Registered Representative Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, Member FINRA/SIPC Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.

Business moms



Contributed photo

Tammy Kersting founded Companion Animal Clinic in Gilbert in 1990.

Working mothers balance family, careers

BY PEGGY BEST

Tammy Kersting juggles being a divorced mom with owning a thriving veterinary clinic. Motherhood helped Lori Reinsch discover a new career.

Kersting founded Companion Animal Clinic in Gilbert, while Reinsch, a former Gilbert resident who now lives in Scottsdale, Ariz., started designing and making clothing and hair accessories after her baby, Aerilynn, who was so small that other items looked oversized on her.

Kersting says the key to successfully managing her own business is having great staff. Her office manager and employees work hard and put in many hours.

"When it was just me, I was on call 24/7/365. I couldn't do this without the whole

staff," Kersting said.

Kersting knew by the time she was in the sixth grade that she wanted to become a veterinarian.

After working three years for veterinary clinics in Des Moines, "Dr. Tammy," as her clients know her, decided to start her own clinic and make her dream come true. Kersting decided that being a veterinarian in a small town was much more to her liking than in a larger city, and founded Companion Animal Clinic on Main Street in Gilbert in 1990.

As her business grew, Kersting moved in 2005 from her location on Main Street to a brand new facility a short distance away, expanding her facility almost threefold. She also expanded her staff, which now includes two veterinary associates.



Contributed photo

Lori Reinsch's line of hair accessories and clothing can be found at etsy.com/Shops/CharmAndClass.

Today, Kersting has a client list of more than 2,500, many of whom have multiple pets.

"The majority of my clients' pets are as important to them as mine are to me. We can relate well," Kersting said.

Kersting's biggest struggle has been balancing her career and being a divorced mom. She has lamented missing some of her daughter's athletic events.

"I would stand in the parking lot of the clinic and listen to her soccer game while waiting for my emergency to show up," Kersting said, adding her thanks for her daughter's understanding.

Reinsch's infant daughter was the inspiration for her entrepreneurial endeavor.

"All of the hair accessories that I had for her, as my sister would say, made her look like she was going to the Kentucky Derby," Reinsch said.

So many people stopped her on the street

to ask about Aerilynn's hair bows, Reinsch looked more seriously into selling them. One day when her kitchen table was covered with bows and ribbons, Reinsch thought about starting up her own business.

After searching a multitude of websites, she found that there was nothing similar to what she making.

Reinsch's line has expanded to include baby tutus, barrettes, and hair flowers for older girls. She sells her wares online at etsy.com and to people to whom she has handed out business cards.

Reinsch enjoys making and selling her creations, and hopes to make a living at it in the future.

"Detail is my thing," she said. "I love all things girly and I love bling!"

Reinsch's hair accessories and clothing line can be found at etsy.com/Shops/CharmAndClass.

THINGS CHANGE... children grow up,

move, find jobs, move again.



Some even start
their own Family.

But, one thing
never changes

THE NEED TO CALL
SOME PLACE

Home

Trust the experience of
Hunziker & Associates,
REALTORS to help you
find your next home.

HUNZIKER
& ASSOCIATES
REALTORS®

515-233-4450
105 S. 16th St. Ames, IA
www.HunzikerRealty.com

Visit Spellbinding Downtown Ames



Topsy Turvy Witches kits available at Quilting Connection.



We proudly announce that all Miele vacuums have earned the Good Housekeeping Seal. Available at Ames Sewing and Vacuum Center.



Looking for unique ways to display treasured memories? Your photo can be printed in permanent, gorgeous color on natural slate or aluminum! See what else PhotoSynthesis can print on. Call 232-8050, stop by 317 Main Street or visit www.photosynthesisIA.com. Friend them on Facebook for special offers!



Your Photos on Slate & Metal!



Try something new for your Tailgating and other Fall gatherings with one of the great tasting and easy to make dip and cheeseball mixes from Carmie's Kitchen - now available at Wild Birds Unlimited.

The Original SUNHEAT®

Safe • Comfortable • Soft

- Energy efficient: The SUNHEAT operates on less than a Mr. Coffee per day
- Safe for children and pets
- SUNHEAT can be used anywhere in the home

AMES SEWING & VACUUM CENTER

214 Main Street • Downtown Ames
515-232-1001 • 1-800-373-9736
www.amessewing.net

Husqvarna VIKING
Fabrics • Notions • Patterns • Classes • Books • Sewing Machines

Quilting Connection

Topaz 30
"very gently used"
\$2800
with in-store warranty
(Regularly priced \$3699)

High quality embroidery at an affordable price!

Quilting Connection
238 Main Street, Ames
515-233-3048 • www.iaquilts.com
Hours: Mon. and Thurs. 10-8
Tues., Wed., Fri. 10-5:30, Sat. 10-5, Sun. by appointment

The Home of the Best Birdfood in Town

Fresh BIRDFOOD SALE

October 1-31, 2011

Wild Birds Unlimited
Nature Shop
213 Duff Ave. 515-956-3145
www.wbu.com/ames

WARHOL-STYLE POP ART

Transform your photos into works of art.

Great as a Wrapped Canvas!

photosynthesis
317 Main St • Ames 50010
232-8050

photosynthesisIA.com



Keep your hair healthy with these great products available at
His & Hers Hairstyling,
413 Main Street, Ames.

NIOXIN®**PAUL MITCHELL.****REDKEN**
BY ALLENDE NYC

Fall has arrived!
- Emerhoff's Footwear.

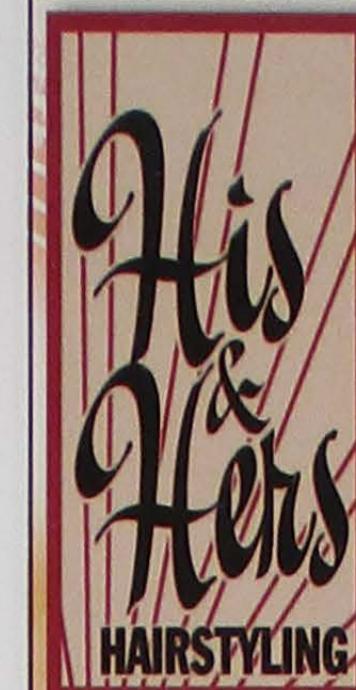


Shop **The Frame Shop** for 1000's of Mats and Mouldings, fine art and custom framing. 32 years in Ames. 210 Main Street. 515-232-8408.



Providing your body with adequate protein throughout the day as part of a balanced diet allows you to maintain good health while you lose weight. It is important for you to consume protein within 30 minutes of your workout in order to target fat and support and build lean muscles. See **Kosama** for your workout and protein supplement needs.

Fall is in the air! New fall clothing, accessories and more! **Miss Meyer's Clothing Consignment**.



We care about your hair!
FULL SERVICE SALON
Open Mon.-Sat. • Evenings by Appointment
232-4710
413 Main St., Ames
Major Credit Cards Accepted

UNLEASH YOUR POTENTIAL

KOSAMA
COMPLETE BODY TRANSFORMATION



GIVE **KOSAMA** 60 DAYS OF COURAGE AND WE WILL TRANSFORM YOUR LIFE.

ENROLL NOW
NOVEMBER 14 SESSION **\$349**
8-WEEK SESSION ONLY

AMES | 546 Main Street, Suite 101
Ames, IA 50010 | 515-689-5900
ames@kosama.com

KOSAMA.COM

New for Fall

rieker
CUTESTRESS

Emerhoff's
FOOTWEAR, INC.

215 Main St., Downtown Ames 232-3473

The Frame Shop



The Art of Custom Framing
210 Main Street, Ames • 515-232-8408 • 515-520-1081

Fine Art • 1000's of Mats & Mouldings • Flat Earth Gallery

Proudly serving Central Iowa & the rest of the world for more than 30 years.

www.amesframeshop.com

M-F 9am-5:30pm • Sat: 9am-3pm • Flat Earth Gallery Open by Appointment

You'll Be Bewitched by Miss Meyer's Fall Items!



miss meyer's

CLOTHING CONSIGNMENT, INC.

432 5th Street | Ames | (515) 598-4471

MON CLOSED • TUES/SAT 10-5 • WED/TH/FRI 10-7 • SUN 1-5

MissMeyersConsignment.com

We've Got a Holiday Show for Every Musical Taste!

Save time and avoid the holiday shopping crowds by getting your tickets today!



LORIE LINE & HER FAB FIVE
Sunday, November 20 at 3 pm
Tickets: \$48 | \$25 (18 & under)



MERCY ME CHRISTMAS SHOW
Thursday, December 1 at 7:30 pm
Tickets: \$47 and \$43 | \$25 (18 & under)



OSMOND FAMILY HOLIDAY CELEBRATION
Thursday, December 15 at 7:30 pm
Tickets: \$38 and \$34 | \$25 (18 & under)



Stephens Auditorium
2011-2012 Performing Arts Series

IOWA STATE UNIVERSITY | www.center.iastate.edu | 515.294.3347

For Tickets: Stephens Auditorium Ticket Office
Ticketmaster: www.ticketmaster.com or
1-800-745-3000 | All Ticketmaster Outlets

fitness | **FIT BUSINESS**

Fitness and health are serious business



By Karl Hauber/Ames Tribune

Michelle Flattery leads a spinning class in Ames.

"Your body is yours, and it is up to you to prepare it to conquer illness in your life. You are the one to keep it healthy and ready if something such as cancer ever does hit. My body was strong and ready ... Cancer didn't have a chance. I will always exercise ... That is why I am still here."

— **Michelle Flattery**, who was diagnosed with Stage III Lymphoma in 2010

Three Ames-area women mean serious business when it comes to their health and fitness.

Jean Langeland, 64, Jean Saveraid, 62, and Michelle Flattery, 41, each overcame health scares. They invest time, energy and money into their physical fitness routines, and enjoy a return on their investments.

JEAN LANGELAND

Langeland has been working with a trainer for six and a half years.

When she was diagnosed with breast cancer, Langeland had a wellness team that not only included her doctors, but as she went through treatments, one trainer focused on strength training while another concentrated more on range of motion and core benefits from Pilates reformer work.

To regain range of motion following a breast lumpectomy, Langeland had a Pilates trainer who was also a breast cancer exercise specialist.

Complications from radiation treatments resulted in a lung inflammation, which required her resistance training expert to modify workouts. She continued on.

"I relied on the gut feeling that exercise would generate more energy," she said. "No matter how tired I've been, I always feel better after exercising."

Langeland has been cancer-free for two and a half years. Her friends and family proclaim her a "gym rat."

Langeland couldn't imagine it any other way. Even when health issues made it challenging and she was tired, she continued to exercise.

"I don't care what the question is; exercise is the answer," she said.

JEAN SAVERAID

Jean Saveraid has been exercising for a year and a half, having started as a Go Red for Women participant in 2010, and has been able to reduce her blood pressure medications significantly thanks to exercise.

The amazing results she's witnessed contribute to her dedication to the habit.

Last winter, she had foot surgery and was out of the gym for exactly two months. Any exercise expert will tell you that extended leaves or interruptions in routine are big contributing factors for dropout. Not so for Saveraid.

"As soon as I had stability back in my foot and ankle, I was back at Group Active classes doing the exercises that would work with this limitation," the retired teacher said. "Within another month, I was pretty much back to normal. I attribute the balance and strength that I needed to get through the post-surgery to being a regular exerciser."

Saveraid's active life isn't without obstacles to exercise. It is a 20-minute drive, and she sched-

ules activities so they don't interrupt her fitness time. She is a "no excuses here" convert.

She has found new friends she enjoys beyond group fitness classes.

Her family honors the time she dedicates to exercising. Her husband even recently purchased a treadmill at an auction for her to use this winter.

MICHELLE FLATTERY

Like Langeland, Michelle Flattery also knows a little about being tired.

In 1994, she was diagnosed with fibromyalgia. Her symptoms were sore joints and fatigue. One of the best things to do for fibromyalgia: Exercise.

"Swimming was a good choice during flare-ups because of the joint pain," Flattery said. "When it wasn't a flare-up I did my regular routine ... a little of everything."

She met an even bigger obstacle when she was diagnosed with Stage III Lymphoma in 2010.

"Once again, I felt exercise was so important to making me feel better," Flattery said. "Exercise helped me through my treatments. The side effects were not as bad because of the exercise I did before cancer and during."

She also used exercise as a way to stay in control, rather than let cancer control her.

Before cancer, she ran, lifted weights, cycled and participated in marathons. During cancer, she did as much as she could. Not everyone can work out to the level Flattery did, she said, but that does not mean someone who has not exercised before cannot feel better from exercising while fighting cancer.

During her days of chemotherapy, when she was up to it, Flattery taught spinning class in the morning, napped during chemo and then sometimes went spinning again to work all the toxins out of her body.

"I felt like I was doing something to fight it," she said. "You know what? I did, and now I am in remission!"

There were days she couldn't run a mile, but she was going to instead walk one block.

"I never think anything will tell me I can't exercise. If something like my cancer comes and slows me down, that's OK," she said. "I had my body ready to conquer it. Your body is yours, and it is up to you to prepare it to conquer illness in your life. You are the one to keep it healthy and ready if something such as cancer ever does hit. My body was strong and ready ... Cancer didn't have a chance."

"I will always exercise ... That is why I am still here."

Thanks to each of these inspiring active women. May you be moved by them, too.

Debra Atkinson, M.S., C.S.C.S., graduated from Iowa State University, where she has also taught in the department of kinesiology for 12 years.

She has been a fitness professional, writing, speaking and practicing for 25 years. Reach her via email at PTDirector@amesracfit.com.

Give yourself something to smile about

AMES CENTER FOR COSMETIC & FAMILY DENTISTRY

Holly

Shirley

We provide quality dentistry and personal care for people of all ages. Our well-trained team will strive to meet the needs of each patient by utilizing state-of-the-art equipment and providing prompt effective service.

Dr. Amie Rockow-Nelson
(515) 956-3700
415 South Duff Ave., Suite D
Ames, Iowa
www.docrockdds.com

Every woman is a business woman

You are a business woman.

Your business may be a sole proprietorship (just you), a dual proprietorship (you and a spouse) or a multi-proprietorship (you and other family members). No matter your life circumstances and even if you do not acknowledge it, you are a business woman.

This is not just about women who have a job away from home; this is about all women: college students, single women, stay-at-home moms, married women, women who have a job and the responsibility of home and family, women who care for grandchildren or aging parents, and retired women.

Each woman has the opportunity and responsibility to act as a business owner. That means you must acquire the skills and knowledge to support yourself and those who depend on you, manage your spending and investing, and achieve your life goals.

Women sometimes proclaim they don't like thinking about money, are not interested, and want someone else to take that responsibility.

So why do all women need to be involved and knowledgeable? The dreaded Three D's: Divorce, disability and death.

We have no way to know when death will come, we can't anticipate a disability, and even divorce is unpredictable. The part you can control is your knowledge and ability to make and understand financial decisions.

If this seems an unwelcome task, consider the alternative. Do you want to be aware or unaware of the financial stability of your life? There may come a time when we must step up and say, "I am responsible." Wouldn't it be nice to actually know the details of your responsibility?

Just what would it look like if you ran your personal financial life like a business?

Successful business owners:

- Have specific, measurable goals
- Track income and expenses and determine the cost of doing business
- Calculate net worth

Goals

What are your goals? Set specific one-, five- and 10-year goals; rank them in order of importance; and develop a method to measure your progress.

Income and expenses

- Each month, create a document that identifies the money actually taken in and the amount actually spent.

You and your family, just like any business, have a cost of doing business. It is the recurring fixed expenses:

- Expenses associated with your home
- Non-mortgage loan payments
- Cost of insurance: car, health, life
- Day care/school expenses

Subtract the costs of doing business from your monthly take-home earnings. This is the amount of money you get to choose how to spend. Consider all other variable expenses (Send an email to me. I will send you a spread sheet for this calculation).

This is the first step to goal planning.

How much can you commit to your goals?

Net worth: This is a measure of the actual value of your personal business. I like to calculate practical net worth; this does not include your "use assets" like home, car and personal belongings. Practical net worth is all financial assets that can be used to support your future goals.

List all financial assets and all financial debt (credit cards, student loans and any other unsecured debt). Subtract all debt from all assets; this is your practical net worth. Do this exercise annually and watch your net worth grow.

I still hear well-educated and successful career women say, "My husband or partner takes care of all the financial decisions. I am just too busy, not interested, or I really like to have someone take care of me."

Now is the time to take the opportunity to make sure you can take care of yourself no matter what circumstances may be in your future.

Because life is ... more than money.

Karen L Petersen CFP® CDFA™ is a fee-based financial advisor. She graduated from Iowa State University in family resource management. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.

I Bank... Confidently

"FinanceWorks gives
us a complete
financial picture."



**1ST FIRST
NATIONAL
BANK**

AMES • ANKENY

What Banking Should Be.

www.FNBames.com

Member FDIC

No matter what your situation is Ames Contracting Team can help...

In the past, many homes were built with unfinished basements and the homeowner used those dark, bare, usually damp spaces for storage, laundry, or large collections of spider webs and dust bunnies. Barbara and her husband recently bought a home with an unfinished basement themselves and looked to expand their current house to meet their family's needs.

Barbara wanted to turn their basement's large, open space into a storage room, multipurpose room and utility room. Barbara heard about Ames Contracting Team, a company that specializes in home improvement projects from start to finish, several years ago and used them for a project on her previous home. Since then she was convinced that utilizing Ames Contracting Team's service was a better solution than dealing with multiple contractors on her own.

"We hired Ames Contracting Team to fulfill our dream of finishing our basement," said Barbara. "We liked the idea of having one company to work with for the majority of our construction, in addition to our past experience working with Ames Contracting Team. They were always extremely prompt, honest, executed good work and I knew the job would not only get done, but get done well."

Barbara and her husband took care of the carpeting and painting in the basement, but looked

to Ames Contracting Team's expertise for most everything else. Ames Contracting Team completed all the framing, constructed the walls and hanged all the doors.

"Because of our previous relationship, I really trusted Oren when he recommended that we install larger doors than what we planned," said Barbara. "And I am so glad I did. Those larger doors make it so much easier to get things in and out."

Barbara and her husband also trusted Oren when he suggested that they change the insulation in the storage room walls to foam, which in turn made the entire room bigger.

Ames Contracting Team didn't stop with just the basic framework of basement remodeling. They also were asked to help Barbara complete another task.

"We wanted a built-in bar in the family room, which was actually mostly finished when we moved in, and had Oren and his team help us," said Barbara. "We also had them install new cabinetry, including under-cabinet lighting, and adjust the light switches."

The overall results were spot on. "It's just excellent," said Barbara. "And I couldn't have asked for better service. Ames Contracting Team was always easy to reach, offered competitive pricing, provided excellent work and we were extremely pleased with the result and the entire process."

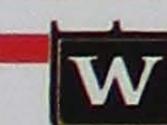


FLOORING GALLERY
PICTURE PERFECT FLOORS

Benjamin Franklin
THE PUNCTUAL PLUMBER®
If there's any delay,
it's you we pay!®

Ames Contracting Team
From start to finish
the only team you need

515-232-5452



Winkler
AND SONS

GEISINGER
CONSTRUCTION INC.
Residential • Light Commercial • Farm



THOMPSON
ELECTRIC

Bankers Trust recognizes the hard working woman who are dedicated to making Iowa a better place to do business.



Bankers
Trust[®]



Member FDIC

1510 Buckeye Ave.
Ames, Iowa 50010



(515) 233-4424
BankersTrust.com

Business Banking

At Bankers Trust, we strive to make it easy to do business with us. We're intuitive, responsive and fully engaged in meeting the banking needs of all of our customers and their specific financial circumstances and goals. We pride ourselves on providing comprehensive, convenient services and first-class customer care.

A few services available to help streamline your business:

Treasury Services • Commercial Lending • Credit Cards
Business Internet Banking • Remote Deposit Services
Merchant Card Processing • Real Time Statements
Payroll Cards • Health Savings Accounts



Super foods for super women

The busy schedules of working women can make it challenging at times to get in the healthy foods we need.

Processed foods and fried foods are quick, easy and abundant. Yet, over time, our bodies pay the price. With heart disease, diabetes and obesity on the rise, it is a good idea to add whole, healthy unprocessed foods to your diet and eat fewer processed foods.

"Super foods" is a popular term used to describe foods that may have more significant health benefits than other types of foods, because of their natural ingredients. Super foods are not just low in calories and good sources of nutrients; they are superior sources of antioxidants, essential nutrients that our body needs but cannot make on its own.

Here are some of your dietitian's favorite super foods:

BEANS AND LEGUMES

Aside from being rich in B vitamins, iron, folic acid, potassium and magnesium, beans and legumes are great sources of inexpensive, low-fat protein.

Weekly consumption of three to five half-cup servings may lead to lower cholesterol, decreased constipation, more stable blood sugar levels, reduced cancer risk and a healthier heart.

One half-cup of red kidney or pinto beans is higher in antioxidants than one cup of blueberries.

BERRIES

Delicious to eat, berries pack a nutritional punch with Vitamin C and antioxidants.

Raspberries are high in fiber, manganese and niacin, while cherries are rich in melatonin, which may promote sleep. Strawberries are particularly rich in folate, essential for making new cells, especially in developing fetuses.

Phytonutrients in blueberries act as antioxidants to protect cells from damage that may lead to cataracts, glaucoma, peptic ulcers, heart disease and cancer. Phytonutri-



LAURA KIMM



By Martin Poole

Raspberries are high in fiber, manganese and niacin.

ents in cranberries have an antibacterial effect to ward off urinary tract infections.

Experts suggest eating berries two times per week.

FATTY FISH

Salmon, tuna and mackerel are the "big three" when most of us think of fatty fish. Eat at least two servings of fish, one being fatty fish, weekly.

Fish provides high-quality protein, is low in saturated fat and provides vitamins, minerals and essential omega-3 fatty acids. Health benefits of fatty fish include decreased risk for heart disease and high blood pressure, improved memory and better brain function.

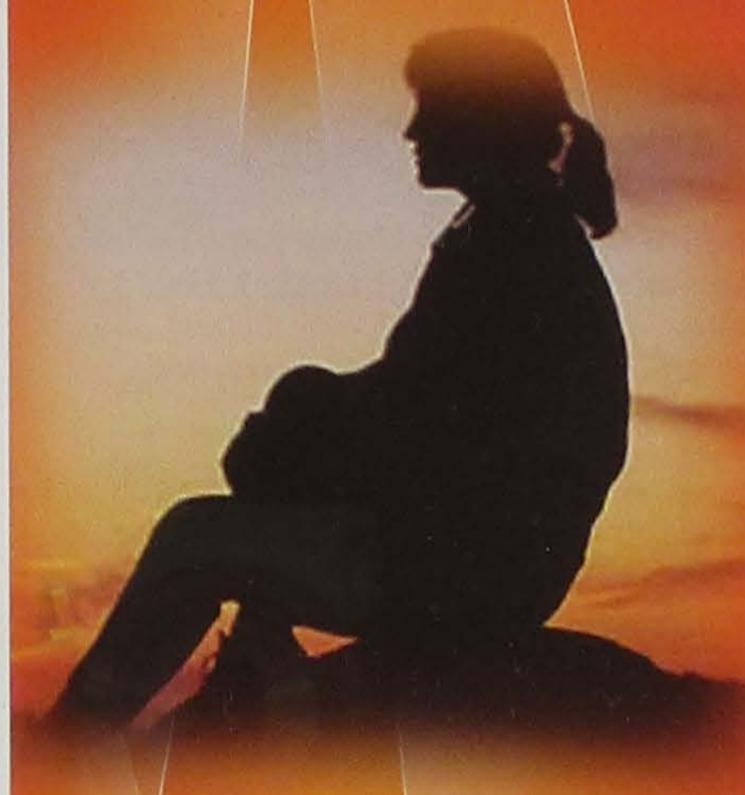
Fatty fish are also a food source of Vitamin D, important for possible cancer prevention.

DARK LEAFY GREENS

Greens include arugula, collard, kale, spinach, mustard and turnip. This category also includes Belgian endive, bok choy,

I want to thrive. I want a heart that won't stop. I want more energy for my family. I want to smile. I want to fit in old jeans. I want an hour for me. I want to reach my potential.

I NEED
Ames Racquet & Fitness Center



Join today and ...

**Work out the
rest of the year
for FREE!**

Some exclusions apply. Limited offer.



South 232-1911

West 268-8077

North 292-4741

www.amesracfit.com

escarole, radicchio, romaine and green leaf lettuce.

Generally rich in vitamins A and C, iron, calcium and potassium, greens have individual characteristics making them super foods. Arugula is a good source of folate. Collard greens are a good source of fiber and folate. Spinach is high in Vitamin K and fiber and is an excellent source of magnesium. Mustard greens are also high in Vitamin K and fiber as well as folate and manganese. Turnip greens are high in Vitamin K, folate and lutein, important for eye health.

GREEK YOGURT

Plain, low-fat Greek yogurt is nutritionally superior because it is lower in sugar and carbohydrates, has double the protein and often contains less sodium and more active yogurt cultures when compared to traditional plain, low-fat yogurt.

A straining process removes the liquid whey from conventional yogurt, making it thicker and creamier. Greek yogurt will not separate when heated, making it ideal for baking and cooking.

NUTS

Besides being flavorful and crunchy, a one-ounce serving of nuts is a super food snack because nuts contribute protein,

healthy mono-unsaturated and polyunsaturated fats, vitamins and minerals.

Eat almonds to improve cardiovascular health. Cashews are very rich in the essential minerals iron, magnesium (for bone and muscle health), phosphorus, zinc (for immune health), copper and manganese. Hazelnuts have high levels of Vitamin E and many phytonutrients important for a healthy immune system. Pecans are beneficial due to their antioxidant properties and contribution to cardiovascular health. Walnuts are a super-source of ALA omega-3 fatty acids and may play a role in healthy weight loss.

WHOLE GRAINS

Foods made from all three parts of the grain (bran, germ, endosperm) are considered whole grain foods. A good rule of thumb is to eat three or more one-ounce servings of whole grain products daily.

Besides wheat, corn, barley, rice, oats and rye, there are "new" grains gaining popularity in the kitchen. Quinoa is a seed that contains high-quality protein, B vitamins, phosphorus, iron and calcium. Farro is a grain that is firm, chewy and also low in gluten. Amaranth is a seed high in protein and low in fat. It can be dry roasted on the stove like popcorn or consumed as cereal. Kamut is a chewy, buttery-tasting grain with many uses.

It may be substituted for whole wheat flour in recipes.

CHIA SEED

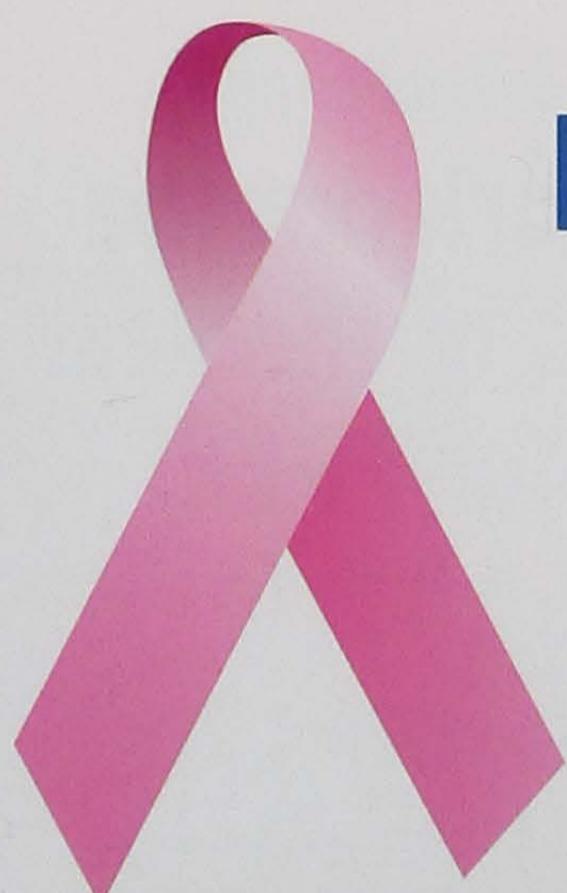
Heart-healthy, anti-inflammatory chia seeds are one of the highest plant-based omega-3 fatty acid sources available. Ounce for ounce, chia seeds provide more omega-3s than salmon and two times as many omega-3s as flax.

One-half ounce of chia seeds has the same amount of fiber as three bowls of oatmeal or six tomatoes.

Chia uniquely can absorb nine times its weight in liquid and form a consumable gel that is helpful in controlling hunger and reducing cholesterol. The antioxidant content of chia seeds is comparable to most fruits and vegetables and chia seeds are high in protein.

Chia is very versatile and can be added to soups, cold or hot cereal, smoothies, pancake batter, salads, beverages and even baked goods.

Laura Kimm holds a bachelor's degree from the University of Iowa in health and sports studies. She is a member of the American Dietetic Association and the Iowa Dietetic Association. She works as a registered dietitian at the West Ames Hy-Vee. Reach her via email at lkimm@hy-vee.com.



Early detection is key.

October is Breast Cancer Awareness month.

Schedule a mammogram at Mary Greeley Medical Center by calling 515-239-2131. **Do it today!**

William R.
Bliss
Cancer Center

 **MARY GREELEY
MEDICAL CENTER**
Specialized care. Personal touch.

Dentistry

Beyond Your Expectations

Dear Dr. Niegisch and Team,

I want to thank you so much for convincing me to have cosmetic work on my discolored front tooth. I always wanted to do something about it, but was too scared. I cannot believe how great it turned out. The color is perfect and it looks completely natural.

Most people don't enjoy going to the dentist, but you and your staff do a great job making every visit a positive one. From your personal and professional staff to the nice amenities like the heated blankets, everything is top notch.

Thanks for keeping my family's smiles healthy and bright!

Sincerely, Melissa Sorenson

Dentistry at Somerset Patient

2720 Stange Road • Somerset Village • Ames

Dr. Jason Niegisch ("Nix")

Welcoming new patients **515/268-0516**

www.dentistryatsomerset.com



DENTISTRY
AT SOMERSET

**SAVE
50%
OR MORE**

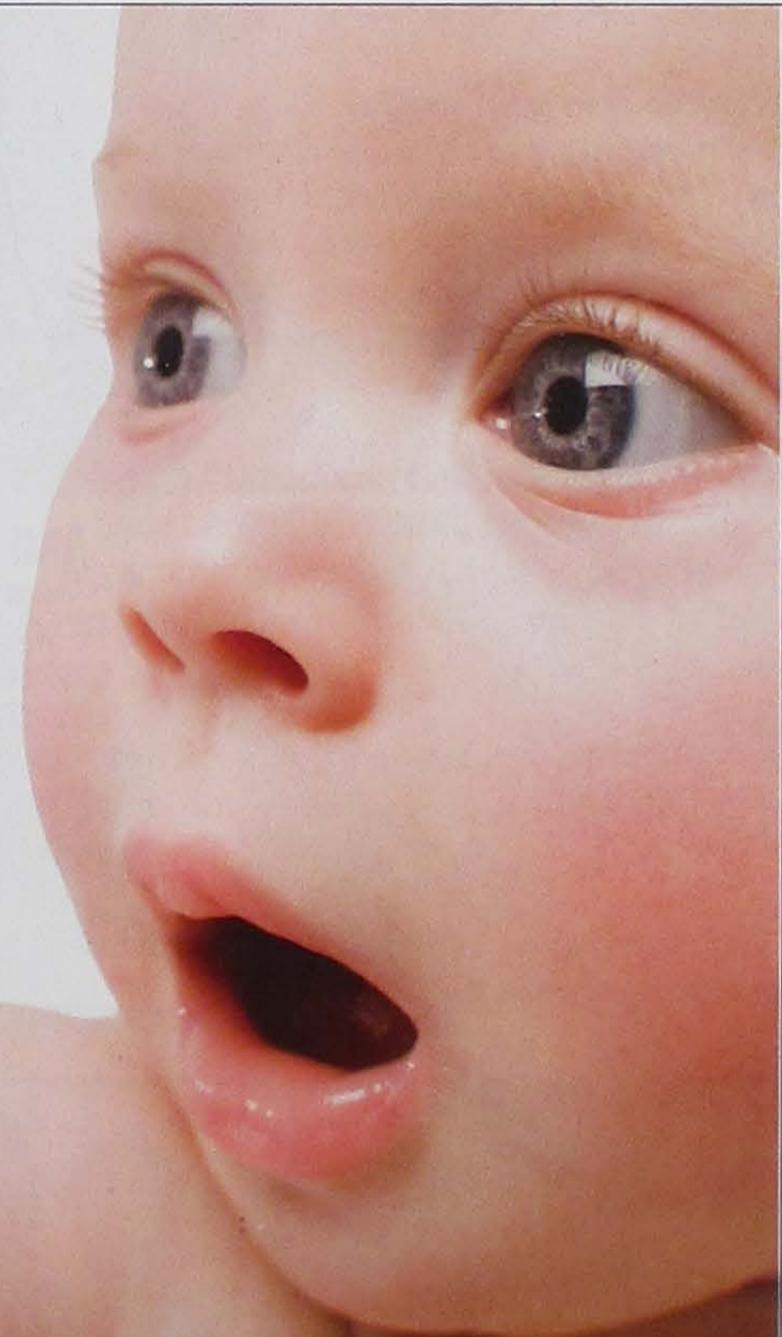
FROM YOUR
FAVORITE LOCAL
MERCHANTS

**COOL
DEALS**

**WOW!
THAT'S A
COOL DEAL!**

**SIGNING UP
IS EASY:**

1. Go to deals.AMESTRIB.com
on your computer or iPhone/Android phone
2. Register for **FREE** & start receiving deals
in your inbox



deals.AMESTRIB.com

faceted woman | KATHERINE KERNS

Name: Katherine Kerns

Age: 30

Position: Owner of Miss Meyer's Clothing Consignment

Family: My husband, Nathan, and rescued calico cat, Luna

What would you do with \$1,000 to spend on yourself?

My husband said he knows I would donate it to the animal shelter. Otherwise, I would pay for extra staff to cover me for a weekend, so Nathan and I could go on a short trip to relax.

Your favorite meal:

My dad's homemade potato soup and warm cornbread with molasses and butter. My favorite dessert is my mom's homemade German chocolate cake.

Craziest fashion you ever wore:

In middle school, I had a pair of silver pants to be like the band Smashing Pumpkins.

I never leave home without:

If I am not out the door with three or four bags of stuff in hand, I feel like I'm missing an arm.

Your favorite motto:

If it's to be, it's up to me!

What makes you happy?

I'm so happy to be at the shop, working with my gals. I have met such awesome women through this adventure. My family is very important to me. I am so grateful to have a wonderful family, and I absolutely adore our 11 nieces and nephews.

What makes you feel confident?

The fact that Miss Meyer's has had such a tremendous response from the community instills confidence in both me and my employees.

What makes you laugh?

My husband and my cat make me laugh every day.

What have you accomplished that has made you proud?



Photo courtesy of Katherine Kerns

My shop is my most significant accomplishment.

Do you believe in New Year's resolutions? Do you have one this year?

I don't really set resolutions, but I have times of reflection and being grateful for everything in our lives.

Best tip to look and feel great?

Get up and get ready for the day first thing. This encourages a productive day. Then, end the night counting your blessings.

How do you take care of yourself financially?

I keep a weekly budget for my everyday things, writing all purchases down in a mini notebook. It creates a necessary awareness of all the little things that add up. Nathan and I are big savers, and invest in our retirement every year.

If you could do or be anything you want, what would it be?

I am really living the dream. The only thing I would add is more time to travel and visit family.

How do you reward yourself?

Relaxation.

My idea of a nightmare job:

Doing anything technical. Luckily, I married my own IT (information technology) support.

My simplest pleasure:

Having creative projects, such as planning my monthly window display themes and making quilts for all my nieces and nephews.

I crave:

To travel more and to revisit Ireland, where I studied in college.

I secretly love:

Not so secret, I guess, is my love for Brandi Carlile's music.

When I am an old lady:

I hope to be a sweet old lady.

I am thankful for:

My health, my family, friends, job and employees — what else is there?

Favorite wardrobe staples:

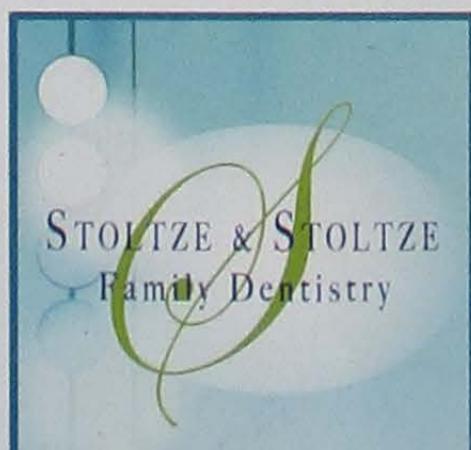
My Dansko (footwear), and my olive-green Hobo International handbag.

What financial advice would you give other women?

Remember the big picture. Save for the future, avoid wasteful spending and treat yourself wisely.

How do you give back to your community?

Miss Meyer's donates clothing to low-income families in our community and to Youth and Shelter Services. We do regular fundraisers at the shop as well. Most recently, we raised almost \$600 for the animal shelter for National Pet Adoption Month. We are currently working with a local organization, "Restoring Hope International," by collecting underwear and bras for homeless young women in Africa. Our consignors and shoppers have been amazing advocates for these causes. Thank you.



October is National Dental Hygiene Month

Stoltze & Stoltze recognize their hygienists Sarah, Liz, and Necole for their outstanding patient care!

DANIEL M. STOLTZE, DDS
SONYA M. STOLTZE NEWSTROM, DDS

511 DUFF AVE., AMES • 515-233-3797
(WEST OF BANDSHELL PARK)

Your Home Buying Checklist

Buy into the Circle of Ames Businesses

Kim Liams

Vice President, Residential
Mortgage Origination
Office: 515-232-3425
Cell: 515-290-1464
kliams@bankerstrust.com



It's our name... and our promise.



**Choose your
bank**

Paul Livingston

CRB, CRS, GRI
105 S. 16th St.
Ames, IA 50010
515-291-0154



Monte Gibbs

127 South Bell Avenue
Ames, IA
515-232-5452



**Choose your
plumbing, heating
& cooling company**

Cheryl Ihle

Insurance Agent
Office: 515-232-5240
Cell: 515-451-3892
Fax: 515-232-3093
Cheryl@Tripletts.com



**Choose your
insurance
company**





Flooring - Furniture -
Window Coverings - Area
Rugs - Financing Available

SmartStrand®

with DuPont™ Sorona® renewably sourced polymer

Bring Your Designs to Life

310 South 16th Street / 515.232-2200 / www.FlooringGallery.com